

**UNITED STATES BANKRUPTCY COURT**  
District of Minnesota

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 4/16/10.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Stephen John Kuechle  
205 10th Ave N  
Cold Spring, MN 56320

Case Number: 10-60495 - DDO	Social Security/Individual Taxpayer ID/Employer Tax ID/Other Nos.: xxx-xx-1311
Attorney for Debtor(s) (name and address): William P. Kain Lund Kain & Scott P A 13 S 7th Ave St Cloud, MN 56301 Telephone number: 320-252-0330	Bankruptcy Trustee (name and address): J. Richard Sterner 102 Parkway Drive P O Box 514 Montevideo, MN 56265 Telephone number: 320-269-6491

**Meeting of Creditors**

Date: **June 2, 2010**

Time: **12:30 PM**

Location: **Room 112, American Red Cross, 1301 W St Germain St, St Cloud, MN 56301**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 8/2/10**

**Certificate of Completion of Financial Management Course due: 7/19/10**

Credit Counseling and Debtor Education Information can be found at <http://www.usdoj.gov/ust/eo/bapcpa/ccde/index.htm>

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

If you would like to view the bankruptcy petition and other documents filed by the debtor, they are available for a fee through Pacer (<http://pacer.psc.uscourts.gov>) or at the Clerk's Office, 301 United States Courthouse, 300 South 4th Street, Minneapolis, MN 55415. You may be a creditor of the debtor. If so, you will receive an additional notice from the court setting forth important deadlines.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Creditor with a Foreign Address**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

301 U.S. Courthouse  
300 South Fourth Street  
Minneapolis, MN 55415  
Telephone number: (612)-664-5200

**For the Court:**

Clerk of the Bankruptcy Court:  
Lori Vosejpkka

Hours Open: Monday - Friday 8:00 AM - 5:00 PM

Date: 4/19/10

**FORM B9A (Chapter 7 Individual or Joint Debtor No Asset Case) (12/07)**

Update 9/08

**EXPLANATIONS**

FORM B9A (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
<b>-- Refer to Other Side for Important Deadlines and Notices --</b>	

**CERTIFICATE OF NOTICE**District/off: 0864-6  
Case: 10-60495User: reneee  
Form ID: b9aPage 1 of 1  
Total Noticed: 24

Date Rcvd: Apr 19, 2010

The following entities were noticed by first class mail on Apr 21, 2010.

db +Stephen John Kuechle, 205 10th Ave N, Cold Spring, MN 56320-1228  
 aty +William P. Kain, Lund Kain & Scott P A, 13 S 7th Ave, St Cloud, MN 56301-4259  
 tr +J. Richard Stermer, 102 Parkway Drive, P O Box 514, Montevideo, MN 56265-0514  
 smg +United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070  
 58698267 Alliance One, PO Box 3107, Southeastern PA 19398-3107  
 58698269 +Centracare Clinic, 1200 6th Avenue N, Saint Cloud MN 56303-2736  
 58698271 +Christopher Wenner, 24 3rd Ave S Suite 1, Cold Spring MN 56320-2587  
 58698272 First National Bank, Bankruptcy Department, 14010 1st National Bank Pkwy Stop, Omaha NE 68154  
 58698274 Gold Cross Ambulance, PO Box 86, Minneapolis MN 55486-2556  
 58698275 +Jesse Kuechle, 114 Rambling Creek Dr SE, Saint Michael MN 55376-9682  
 58698276 +M & I Bank, 770 North Water St, Milwaukee WI 53202-3593  
 58698277 +Paynesville Area Health Care, 200 1st St W, Paynesville MN 56362-1445  
 58698279 +Sears, Sears Bk Recovery, Po Box 20363, Kansas City MO 64195-0363  
 58698280 +St Cloud Hospital, 1406 6th Ave N, Saint Cloud MN 56303-1901

The following entities were noticed by electronic transmission on Apr 19, 2010.

tr +EDI: BJRSTERMER.COM Apr 19 2010 17:33:00 J. Richard Stermer, 102 Parkway Drive, P O Box 514, Montevideo, MN 56265-0514  
 smg +EDI: MINNDEPREV.COM Apr 19 2010 17:33:00 Minnesota Department of Revenue, Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447  
 ust +E-mail/Text: ustpregion12.mn.ecf@usdoj.gov US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070  
 58698267 EDI: ALLIANCEONE.COM Apr 19 2010 17:33:00 Alliance One, PO Box 3107, Southeastern PA 19398-3107  
 58698268 EDI: BANKAMER.COM Apr 19 2010 17:33:00 Bank Of America, 4060 Ogletown/Stanton Rd, Newark DE 19713  
 58698270 +EDI: CHASE.COM Apr 19 2010 17:28:00 Chase, 201 N. Walnut St//Del-1027, Wilmington DE 19801-2920  
 58698273 +EDI: RMSC.COM Apr 19 2010 17:33:00 Gemb/JC Penney, Attention: Bankruptcy, Po Box 103104, Roswell GA 30076-9104  
 58698278 EDI: RMSC.COM Apr 19 2010 17:33:00 Sams Club, PO Box 530942, Atlanta GA 30353-0942  
 58698279 +EDI: SEARS.COM Apr 19 2010 17:33:00 Sears, Sears Bk Recovery, Po Box 20363, Kansas City MO 64195-0363  
 58698281 EDI: WFNNB.COM Apr 19 2010 17:28:00 The Sportsmens Guide, PO Box 659569, San Antonio TX 78265-9569  
 58698282 EDI: AFNIVZWIRE.COM Apr 19 2010 17:28:00 Verizon Wireless, PO Box 790406, Saint Louis MO 63179-0406  
 58698283 +EDI: WFFC.COM Apr 19 2010 17:33:00 Wells Fargo Hm Mortgage, 3476 Stateview Blvd, Fort Mill SC 29715-7203  
 58698284 +EDI: WFNNB.COM Apr 19 2010 17:28:00 Wfnmb/Gander Mountain, 4590 E Broad St, Columbus OH 43213-1301

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
 smg\* +US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070

TOTALS: 0, \* 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 21, 2010

Signature:

